

United States Bankruptcy Court  
Middle District of Pennsylvania

In re:  
Iulian Bika  
Christina Bika  
Debtors

Case No. 22-01550-MJC  
Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0314-5  
Date Rcvd: Jul 17, 2023

User: AutoDocke  
Form ID: 309A

Page 1 of 2  
Total Noticed: 20

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 19, 2023:**

Recip ID	Recipient Name and Address
db/jdb	Iulian Bika, Christina Bika, 118 Smithtown Drive, Greentown, PA 18426
aty	+ Brian C Nicholas, KML Law Group, PC, 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541
aty	+ Jeb Singer, J. Singer Law Group, PLLC, One Liberty Plaza, 165 Broadway, 23rd Floor, c/o Regus, New York, NY 10006-1404
tr	+ Jill E. Durkin, Durkin Law, LLC, 401 Marshbrook Road, Factoryville, PA 18419-9533
5491119	Cristina Bika, 118 Smithtown Dr., Greentown, PA 18426
5491122	Jack Williams, 17-Hamlin 576 Easton Turnpike, Lake Ariel, PA 18436
5491123	Lakeview Loan Servicing, LLC, P.O. Box 8088, Virginia Beach, VA 23450
5491124	+ New York State Department of Taxation and Fin, W.A. Harriman Campus, Albany, NY 12227-0001

TOTAL: 8

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	Email/Text: lgrass@leechfishman.com	Jul 17 2023 18:46:00	Laurel Grass, Leech Tishman PLLC, 875 Third Avenue, 9th Floor, 10022, New York, NY 10022
ust	+ Email/Text: USTPRegion03.HA.ECF@USDOJ.GOV	Jul 17 2023 18:47:00	United States Trustee, 228 Walnut Street, Suite 1190, Harrisburg, PA 17101-1722
cr	+ EDI: AISACG.COM	Jul 17 2023 22:44:00	Capital One Auto Finance, a division of Capital On, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
cr	+ EDI: RECOVERYCORP.COM	Jul 17 2023 22:44:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
5491116	^ MEBN	Jul 17 2023 18:43:27	Aspire, P.O. Box 650832, Dallas, TX 75265-0832
5491117	+ EDI: CITICORP.COM	Jul 17 2023 22:44:00	Best Buy, PO Box 70601, Philadelphia, PA 19176-0601
5491118	+ EDI: CAPONEAUTO.COM	Jul 17 2023 22:44:00	Capital One Auto Finance, P.O.Box 60511, City Of Industry, CA 91716-0511
5491863	+ EDI: AISACG.COM	Jul 17 2023 22:44:00	Capital One Auto Finance, a division of, AIS Portfolio Services, LLC, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
5491120	+ Email/Text: ElectronicBankruptcyNotices@fnb-corp.com	Jul 17 2023 18:47:00	First National Bank, 4140 East State Street, Hermitage, PA 16148-3401
5491121	EDI: IRS.COM	Jul 17 2023 22:44:00	IRS -- Department of Treasury, P.O. Box 7122, San Francisco, CA 94120-7122
5491125	+ EDI: RMSC.COM	Jul 17 2023 22:44:00	Synchrony, 140 Wekiva Springs Road, Longwood, FL 32779-3604
5491219	+ EDI: RMSC.COM	Jul 17 2023 22:44:00	Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA

23541-1021

TOTAL: 12

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 19, 2023

Signature: /s/Gustava Winters

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 17, 2023 at the address(es) listed below:

Name	Email Address
Brian C Nicholas	on behalf of Creditor LAKEVIEW LOAN SERVICING LLC bnicholas@kmlawgroup.com, bkgroup@kmlawgroup.com
Jeb Singer	on behalf of Debtor 2 Christina Bika jebsinger@gmail.com
Jeb Singer	on behalf of Debtor 1 Iulian Bika jebsinger@gmail.com
Jill E. Durkin	jilldurkinesq@gmail.com PA92@ecfbis.com
Laurel Grass	on behalf of Debtor 1 Iulian Bika lgrass@leechtishman.com
Laurel Grass	on behalf of Debtor 2 Christina Bika lgrass@leechtishman.com
United States Trustee	ustpregion03.ha.ecf@usdoj.gov

TOTAL: 7

**Information to identify the case:**

Debtor 1: Iulian Bika Social Security number or ITIN: xxx-xx-7737  
 First Name Middle Name Last Name EIN: --\_-----

Debtor 2: Christina Bika Social Security number or ITIN: xxx-xx-8345  
 (Spouse, if filing) First Name Middle Name Last Name EIN: --\_-----

United States Bankruptcy Court: Middle District of Pennsylvania Date case filed for chapter: 7 8/22/22

Case number: 5:22-bk-01550-MJC

**Official Form 309A (For Individuals or Joint Debtors)****Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline**

10/20

**For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.**

**This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.**

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <https://pacer.uscourts.gov>).

**The staff of the bankruptcy clerk's office cannot give legal advice.**

**To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.**

**Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.**

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Iulian Bika	Christina Bika
2. All other names used in the last 8 years		
3. Address	118 Smithtown Drive Greentown, PA 18426	118 Smithtown Drive Greentown, PA 18426
4. Debtor's attorney Name and address	Laurel Grass Leech Tishman PLLC 875 Third Avenue 9th Floor 10022 New York, NY 10022	Contact phone 212-603-6349 Email: lgrass@leechtishman.com
5. Bankruptcy trustee Name and address	Jill E. Durkin Durkin Law, LLC 401 Marshbrook Road Factoryville, PA 18419	Contact phone 570-881-4158 Email: jilldurkinesq@gmail.com

**For more information, see page 2 >**

Official Form 309A (For Individuals or Joint Debtors) **Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline**

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**Receiving Court Issued Orders and Notices by E-Mail:** (1) Anyone can register for the Electronic Bankruptcy Noticing program at [ebn.uscourts.gov](http://ebn.uscourts.gov). (2) Only Debtors can register for DeBN (Debtor's Electronic Bankruptcy Noticing) by filing a DeBN Request form ([www.pamb.uscourts.gov/debn-form](http://www.pamb.uscourts.gov/debn-form)), with the Clerk of Court. Both options are FREE and allow the clerk to quickly send you Court Issued Orders and Notices by E-Mail.

<b>6. Bankruptcy clerk's office</b>  Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <a href="https://pacer.uscourts.gov">https://pacer.uscourts.gov</a> .	Max Rosenn U.S. Courthouse 197 South Main Street Wilkes-Barre, PA 18701	Hours open: Monday – Friday 9:00 AM to 4:00 PM  Contact phone (570) 831-2500  Date: 7/17/23
<b>7. Meeting of creditors</b>  Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	<b>August 18, 2023 at 09:00 AM</b>  The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.  *Valid photo identification and proof of social security number are required*	Location:  <b>341 meeting will be held telephonically, refer to the call-in instructions.</b>
<b>8. Presumption of abuse</b>  If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.	The presumption of abuse does not arise.	
<b>9. Deadlines</b>  The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	<b>File by the deadline to object to discharge or to challenge whether certain debts are dischargeable:</b>  <b>Filing deadline:</b>  <b>You must file a complaint:</b> <ul style="list-style-type: none"> <li>• if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or</li> <li>• if you want to have a debt excepted from discharge under 11 U.S.C § 523(a)(2), (4), or (6).</li> </ul> <b>You must file a motion:</b> <ul style="list-style-type: none"> <li>• if you assert that the discharge should be denied under § 727(a)(8) or (9).</li> </ul> <b>Deadline to object to exemptions:</b> The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	
<b>10. Proof of claim</b>  Please do not file a proof of claim unless you receive a notice to do so.	No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.	
<b>11. Creditors with a foreign address</b>	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
<b>12. Exempt property</b>	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at <a href="https://pacer.uscourts.gov">https://pacer.uscourts.gov</a> . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.	